

Information to identify the case:

Debtor 1	Thomas A. Musko	Social Security number or ITIN	xxx-xx-6686
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-20231-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Thomas A. Musko

7/11/23

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Thomas A. Musko
Debtor

Case No. 18-20231-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jul 11, 2023

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 13, 2023:

Recip ID	Recipient Name and Address
db	+ Thomas A. Musko, 3112 Universal Street, Pittsburgh, PA 15204-1758

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jul 12 2023 04:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 12 2023 00:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jul 12 2023 04:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 12 2023 00:48:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnjts@grblaw.com	Jul 12 2023 00:47:00	County of Allegheny, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
cr	+ EDI: PRA.COM	Jul 12 2023 04:33:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/Text: RASEBN@raslg.com	Jul 12 2023 00:47:00	U.S. Bank National Association, Robertson, Anschutz & Schneid, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14762380	+ EDI: BANKAMER2.COM	Jul 12 2023 04:33:00	Bank of America, P.O. Box 17054, Wilmington, DE 19884-0001
14794089	Email/PDF: bcnnotices@becket-lee.com	Jul 12 2023 00:57:26	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14849278	+ Email/Text: ebnjts@grblaw.com	Jul 12 2023 00:47:00	County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14762381	+ EDI: DCI.COM	Jul 12 2023 04:33:00	Diversified Consultants, P.O. Box 551268, Jacksonville, FL 32255-1268
14801581	+ Email/Text: kburkley@bernsteinlaw.com	Jul 12 2023 00:49:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945

District/off: 0315-2

User: auto

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14762382	Email/Text: PBNCNotifications@peritussservices.com	Jul 12 2023 00:47:00	Kohl's, P.O. Box 2983, Milwaukee, WI 53201-2983
14762383	^ MEBN	Jul 12 2023 00:39:10	Mercantile Adjustment Bureau, P.O. Box 9055, Buffalo, NY 14231-9055
14762384	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 12 2023 00:47:00	Mr. Cooper Mortgage, 350 Highland Drive, Lewisville, TX 75067-4488
14772002	EDI: AGFINANCE.COM	Jul 12 2023 04:33:00	ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251
14762385	EDI: AGFINANCE.COM	Jul 12 2023 04:33:00	One Main Bank, PO Box 64, Evansville, IN 47701-0064
14803795	Email/Text: Bankruptcy.Notices@pnc.com	Jul 12 2023 00:47:00	PNC BANK N.A., P.O. BOX 94982, Cleveland, OH 44101
14762386	Email/Text: Bankruptcy.Notices@pnc.com	Jul 12 2023 00:47:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
14762387	EDI: PRA.COM	Jul 12 2023 04:33:00	Portfolio Recovery, 120 Corporate Blvd., Ste. 1, Norfolk, VA 23502
14832326	EDI: PRA.COM	Jul 12 2023 04:33:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14770313	EDI: PRA.COM	Jul 12 2023 04:33:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14792629	+ Email/Text: ebnpeoples@grblaw.com	Jul 12 2023 00:47:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14762388	Email/Text: bankruptcy@sw-credit.com	Jul 12 2023 00:48:00	Southwest Credit, 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958
14762389	^ MEBN	Jul 12 2023 00:39:18	Trident Asset Management, PO Box 888424, Atlanta, GA 30356-0424
14803868	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 12 2023 00:47:00	U.S. BANK NATIONAL ASSOCIATION, NATIONSTAR MORTGAGE LLC D/B/A MR.COOPER, ATTN: BANKRUPTCY DEPT, PO BOX 619096, DALLAS TX 75261-9096
15491758	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 12 2023 00:47:00	U.S. Bank National Association, et al., C/O Nationstar Mortgage LLC, PO Box 619096, Dallas TX 75261-9096

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. Bank National Association, et al.
cr		U.S. Bank National Association, not in its Individ
cr		U.S. Bank National Association, not in its individ
cr	*	Capital One, N.A., c/o Becket and Lee, LLP, POB 3001, Malvern, PA 19355-0701
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828

TOTAL: 3 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

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belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 13, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as Trustee for the CIM TRUST 2021-NR2 Mortgage-Backed Notes, Series 2021-NR2 bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor U.S. Bank National Association not in its Individual Capacity but Solely as Trustee for the CIM Trust 2018-NR1 Mortgage-Backed Notes, Series 2018-NR1 bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor U.S. Bank National Association et al. bnicholas@kmlawgroup.com
Charles Griffin Wohlrab	on behalf of Creditor U.S. Bank National Association cwohrlab@ecf.courtdrive.com cwohrlab@ecf.courtdrive.com
Jeffrey R. Hunt	on behalf of Creditor County of Allegheny jhunt@grblaw.com
Keri P. Ebeck	on behalf of Creditor U.S. Bank National Association not in its Individual Capacity but Solely as Trustee for the CIM Trust 2018-NR1 Mortgage-Backed Notes, Series 2018-NR1 kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Kevin M BATTERY	on behalf of Creditor U.S. Bank National Association kbattery@rascrane.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com
Shawn N. Wright	on behalf of Debtor Thomas A. Musko shawn@shawnwrightlaw.com wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com
Sindi Mncina	on behalf of Creditor U.S. Bank National Association smncina@rascrane.com

TOTAL: 13